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Dated: December 1, 2003 Signature: _____
(Joseph W. Ragusa)

#13/B
2/2/03
Docket No.: E3331.0485/P485
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Gregory D. Mills, et al.

Application No.: 09/603,514

Group Art Unit: 3624

Filed: June 23, 2000

Examiner: Geoffrey Akers

For: CREDIT HANDLING IN AN
ANONYMOUS TRADING SYSTEM

AMENDMENT/SUBMISSION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is a response to the Office Action mailed July 31, 2003 in the above-identified application. Reconsideration of the application is respectfully requested.

RECEIVED
DEC 08 2003
GROUP 3600

12/04/2003 EFLORES 00000122 09603514

02 FC:1201
03 FC:1202

172.00 OP
36.00 OP

FEE CALCULATION

Any additional fee required has been calculated as follows:

___ If checked, "Small Entity" status is claimed.

| | Claims Remaining After Amendment | Highest Number Previously Paid | Number Extra Claims Present | Rate | Additional Fee |
|---|--|--------------------------------------|--------------------------------|---------|-------------------|
| Total | 64 | - 62* = | 2 | X 18.00 | 36.00 |
| Independent | 10 | - 8** = | 2 | X 86.00 | 172.00 |
| First presentation of Multiple Dependent Claim(s) (if applicable) | | | | | |
| TOTAL | | | | | 208.00 |

*not less than 20

** not less than 3

A check which includes the calculated fee of \$208.00 is attached.

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.